

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10696743
	Filing Date		2003-10-27
	First Named Inventor	Cheryl Phillips	
	Art Unit	3627	
	Examiner Name	Ramsey Refai	
	Attorney Docket Number	34250-1102	

U.S.PATENTS								
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear		
/R.R./	1	5757571		1998-05-26	Basham, et al.			
	2	7324960		2009-01-29	Enoki, et al.			
If you wish to add additional U.S. Patent citation information please click the Add button.								
U.S.PATENT APPLICATION PUBLICATIONS								
Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear		
	1	20030187796		2003-10-02	Swift, et al.			
/R.R./	2	20040044739		2004-03-04	Ziegler			
If you wish to add additional U.S. Published Application citation information please click the Add button.								
FOREIGN PATENT DOCUMENTS								
Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup>	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
	1							<input type="checkbox"/>

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10696743
Filing Date	2003-10-27
First Named Inventor	Cheryl Phillips
Art Unit	3627
Examiner Name	Ramsey Refai
Attorney Docket Number	34250-1102

If you wish to add additional Foreign Patent Document citation information please click the Add button

**NON-PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>
	1	Supplemental Disclosure under 37 CFR 1.56 dated April 3, 2009, filed for Serial No. 10/696,743.	<input type="checkbox"/>
	2	Federal Reserve System, 12 CFR 205, Regulation E; Docket No. R-1074, 22 pages, 1 January 2002. Downloaded on 18 February 2009 from <a href="http://www.federalreserve.gov/boarddocs/press/boardacts/2001/20010313/attachment.pdf">http://www.federalreserve.gov/boarddocs/press/boardacts/2001/20010313/attachment.pdf</a> .	<input type="checkbox"/>
	3	HERD, MICHAEL, and SHAW, DEBORAH: NACHA E-check rules:-News, New Release on 13 March 2002 by Michael Herd and Deborah Shaw of NACHA.org, 2 pages, 13 March 2002. Downloaded on 18 February 2009 from <a href="http://www.nacha.org/news/news/pressreleases/2002/PRO31302.htm">http://www.nacha.org/news/news/pressreleases/2002/PRO31302.htm</a> .	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

**EXAMINER SIGNATURE**

Examiner Signature	/Ramsey Refai/ (06/20/2009)	Date Considered	
--------------------	-----------------------------	-----------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> See Kind Codes of USPTO Patent Documents at [www.USPTO.GOV](http://www.USPTO.GOV) or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.